

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

AKILAH D. WALLACE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-24519

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/20/2018 and confirmed on 1/17/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		85,688.53
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND	_____	85,688.53

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	7,320.00			
Trustee Fee	4,116.84			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES	_____			11,436.84

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - OWNER TRUSTEE f Acct: 7139	0.00	38,012.14	0.00	38,012.14
	US BANK TRUST NA - OWNER TRUSTEE f Acct: 7139	19,199.60	19,199.60	0.00	19,199.60
	PNC BANK NA Acct: 3663	0.00	0.00	0.00	0.00
	CAPITAL ONE AUTO FINANCE - DIV CAPIT Acct: 4313	11,975.00	11,975.00	1,938.00	13,913.00
					71,124.74

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	AKILAH D. WALLACE Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXX0-24	3,920.00	3,920.00	0.00	0.00
		*** N O N E ***			

Unsecured					
	FIA CARD SERVICES Acct: 5321	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 3663	9,159.60	1,078.64	0.00	1,078.64
	COLLECTION SERVICE CENTER INC Acct: 0287	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: GDJB	0.00	0.00	0.00	0.00
	REAL TIME RESOLUTIONS INC AS AGENT Acct: 8762	5,665.72	667.20	0.00	667.20
	DIVERSIFIED CONSULTANTS++ Acct:	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8003				
	PORFTOLIO RECOVERY ASSOCIATES LLC	433.06	51.00	0.00	51.00
	Acct: 2950				
	CAPITAL ONE AUTO FINANCE - DIV CAPIT	10,702.74	1,260.36	0.00	1,260.36
	Acct: 4313				
	PEOPLES NATURAL GAS CO LLC*	105.52	12.43	0.00	12.43
	Acct: 0660				
	DUQUESNE LIGHT COMPANY(*)	486.73	57.32	0.00	57.32
	Acct: 9642				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct:				
	MATTELMAN WEINROTH & MILLER	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRFLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	PADGETT LAW GROUP	0.00	0.00	0.00	0.00
	Acct:				
	FREDERIC I WEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
					3,126.95
TOTAL PAID TO CREDITORS					
					74,251.69
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	31,174.60				
UNSECURED	26,553.37				

Date: 03/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeccf@chapter13trusteewdpa.com

IN RE:
AKILAH D. WALLACE

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-24519

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Akilah D. Wallace
Debtor

Case No. 18-24519-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Mar 27, 2024

User: auto
Form ID: pdf900

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:

Recip ID	Recipient Name and Address
db	+ Akilah D. Wallace, 2005 Denning Way, North Versailles, PA 15137-2658
14951845	+ Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14951846	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14955897	+ FIA Card Services N.A., c/o Apotheker Scian P.C., 520 Fellowship Road C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14951848	+ Frederic I Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14951853	+ Mattleman, Weinroth & Miller, P.C., Attn: Robert W. Williams, Esquire, 401 Route 70 East, Suite 200, Cherry Hill, NJ 08034-2410

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2024 00:37:28	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Mar 28 2024 00:20:34	US Bank Trust National Association, Not In Its Ind, Padgett Law Group, 6267 Old Water Oak Rd, Suite 203, Tallahassee, FL 32312, UNITED STATES 32312-3858
14955896	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 28 2024 00:27:00	FIA Card Services N.A., 1100 North King Street, Wilmington, DE 19884
14951839	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 28 2024 00:28:00	Bayview Loan Servicing LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1839
14985787	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 28 2024 00:28:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
14951841	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 28 2024 00:37:13	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14955888	Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 28 2024 00:37:29	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14951840	Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 28 2024 00:37:15	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
14964779	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2024 00:37:26	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14951842	^ MEBN	Mar 28 2024 00:20:13	Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14951843	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 28 2024 00:30:00	Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303
14951844	^ MEBN	Mar 28 2024 00:20:14	Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560

District/off: 0315-2

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15302522	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 28 2024 00:28:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14951847	+ Email/Text: bankruptcynotices@dcicollect.com	Mar 28 2024 00:30:00	Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268
14983435	+ Email/Text: kburkley@bersteinlaw.com	Mar 28 2024 00:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14951849	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 28 2024 00:30:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14951850	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 28 2024 00:30:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14951851	Email/Text: camanagement@mtb.com	Mar 28 2024 00:29:00	M&T Bank, PO Box 900, Millsboro, DE 19966
15506961	Email/Text: nsm_bk_notices@mrc cooper.com	Mar 28 2024 00:28:00	Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741
14979296	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 00:28:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14951854	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 00:28:00	PNC Bank, PO Box 8807, Dayton, OH 45401
14951855	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 00:28:00	PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342
14951856	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:36:53	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14983763	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:36:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14975663	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2024 00:28:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14951857	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2024 00:37:17	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14982104	Email/Text: bkdepartment@rtresolutions.com	Mar 28 2024 00:30:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
15694128	Email/Text: mtgbk@shellpointmtg.com	Mar 28 2024 00:28:00	US Bank Trust National Association et al., NewRez LLC et al., Bankruptcy Department, PO Box 10826, Greenville, 29603-0826

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		Nationstar Mortgage LLC
cr		US Bank Trust National Association, Not In Its Ind
cr	*/+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*/+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14955887	*/+	Bayview Loan Servicing LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1839
14955889	*/+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14955890	*/+	Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
14955891	*/+	Collection Service Center, Inc., 839 5th Ave, New Kensington, PA 15068-6303
14955892	*/+	Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560
14955893	*/+	Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14955894	*	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709

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14955895	*+	Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268
14955898	*+	Frederic I Weinberg & Associates, P.C., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14955899	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14955900	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14955901	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 900, Millsboro, DE 19966
14951852	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank*, Attn: Bankruptcy Department, 475 Crosspoint Parkway, Getzville, NY 14068
14955902	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank*, Attn: Bankruptcy Department, 475 Crosspoint Parkway, Getzville, NY 14068
14955903	*+	Mattleman, Weinroth & Miller, P.C., Attn: Robert W. Williams, Esquire, 401 Route 70 East, Suite 200, Cherry Hill, NJ 08034-2410
14955904	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 8807, Dayton, OH 45401
14955905	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, 3232 Newark Drive, Miamisburg, OH 45342
14955906	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14955907	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
Bernadette Irace	on behalf of Creditor Nationstar Mortgage LLC birace@milsteadlaw.com bkecf@milsteadlaw.com
Christopher M. Frye	on behalf of Debtor Akilah D. Wallace chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com
Joshua I. Goldman	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Roger Fay	

District/off: 0315-2

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Date Rcvd: Mar 27, 2024

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on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteedpda.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10